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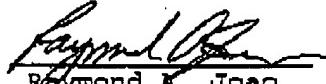
RAYMOND A. JOAO

002/003

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Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION HISTORY INFORMATION, ACCOUNT HISTORY INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3627

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT

Sir:

This is a Response to the Restriction Requirement,
 mailed October 12, 2006, in the above-identified application.

Applicant hereby elects the invention of Group I,
 Claims 43-61, drawn to a transaction method, classified in

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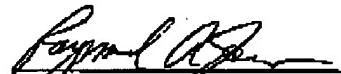
RAYMOND A. JOAO

003/003

Class 705, Subclass 30. Applicant hereby identifies Claims 43-61 as being the Claims encompassing the elected invention.

Entry of this Response to Restriction Requirement, and examination of Claims 43-61 on the merits, is respectfully requested.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

October 14, 2006

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